

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
EASTERN DIVISION**

In re:)	Chapter 7
)	Case No. 10-60520
Eric John Horvath,)	Judge Russ Kendig
Laurie Lynn Horvath)	
)	
Debtor.)	MOTION TO REOPEN
)	CHAPTER 7 BANKRUPTCY
		CASE

Now comes Debtor, Eric and Laurie Horvath, by and through the undersigned counsel, and requests that their Chapter 7 Bankruptcy case be reopened in order to file a Motion to Avoid Judgment Lien. The Debtor filed a case on February 17, 2010 and duly listed First Ohio Community Federal Credit Union. There was a pending lawsuit at the time of the filing but the Debtor and Debtors attorney at the time did not realize that they had certified the Judgement and had placed a lien on the Debtors real estate. Debtors are trying to refinance their VA Loan and the lien was discovered for the first time last week.

The purpose for reopening the case is to allow debtor to file a Motion to Avoid this lien. There was no equity at the time of the filing back in 2010 that had the Motion been filed back in 2010, there is no reason to suspect that it wouldn't have been granted therefore the creditor would not be prejudiced. Due to the fact that the Debtors just discovered the lien last week due to a title search and has acted promptly the Debtors request the case be reopened in order to avoid the Lien.

Submitted by:

/s/Nicole L. Rohr-Metzger
Nicole L. Rohr-Metzger
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Counsel for Debtor

CERTIFICATE OF SERVICE

I, Nicole L. Rohr-Metzger, hereby certify that a true and accurate copy of the foregoing was sent by regular US Mail, postage prepaid, this 31st day of August, 2020, to the following individuals:

First Ohio Community One Credit Union 1455 Mt Pleasant North Canton OH 44720

Stephen Ginella Jr 3600 Cleveland Avenue NW Canton OH 44709

Eric and Laurie Horvath 1455 Mt Pleasant North Canton OH 44720

I, Nicole L. Rohr-Metzger, hereby certify that a true and accurate copy of the foregoing was electronically transmitted on or about August 31, 2020 to the following who are listed on the Court's Electronic Mail Notice List:

- Nicole L. Rohr-Metzger nicole@thrushandrohr.com,
office@thrushandrohr.com; thrushrohr@gmail.com
- United States Trustee (Registered address)@usdoj.gov

/s/Nicole L. Rohr
Nicole L. Rohr
Attorney for Debtors